

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

NOE BAZAN,
Plaintiffs,

VS.

§

STATE FARM LLOYDS,
Defendants.

Civil Action No. 7:16-cv-152

§

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EXHIBIT 1

j | d

LAW

713.337.4100
TELEPHONE

1010 LAMAR, SUITE 200
HOUSTON, TEXAS 77002

713.337.4101
FACSIMILE

JOSH DAVIS
josh@thejdfirm.com
Board Certified in Personal Injury Trial Law
By the Texas Board of Legal Specialization

April 16, 2015

Via Facsimile (844) 236-3646

Rosa Contreras
State Farm Lloyds
PO Box 106169
Atlanta, GA 30348-6169

Re: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

Dear Ms. Contreras:

Please accept this letter and the attached damage model and estimate as my client's final demand regarding the above referenced claim. Please find enclosed:

1. Noe Bazan Damage Model; and,
2. Quality Loss Assessment Estimate.

State Farm's failure to abide by the terms of the referenced policy (the "Policy") led to a relatively small roof replacement claim growing into a large claim—as happens when insurance companies refuse to insure a covered loss in Texas. As you know, the TEXAS INSURANCE CODE provides significant statutory penalties when an insurance company fails to pay a claim. The attached damage model highlights those penalties. Based on State Farm's failures—and my client's resulting damages that include attorneys' fees and expert fees—my client demands **\$26,603.01** to resolve his claims. This figure accounts for my client's deductible of \$2,612.00. Because my client is

JOSH DAVIS LAW FIRM

Rosa Contreras
April 16, 2015
Page 2

alleging breach of contract, I am not withholding depreciation in the damage model. These claims—in which State Farm has violated the TEXAS INSURANCE CODE and the clear terms of the Policy—require full resolution.

State Farm essentially denied the claim, finding only \$2,669.84 worth of damage. This finding is shown to be completely inaccurate based on Quality Loss Assessment's inspection and the attached photographs.

Based on Quality Loss Assessment's estimate of \$12,758.64, State Farm has severely underestimated the damage to the property. State Farm fails to offer any evidence of its investigation that could attribute the property's damage to some non-covered loss event.

Based on State Farm's violations of the INSURANCE CODE thus far, along with a very credible estimate from Quality Loss Assessment, I fully expect a jury to pay fair value for this claim. My client was required to retain multiple experts and an attorney to fight for the policy proceeds State Farm is required to pay under the Policy. My client demands **\$26,603.01** to resolve his claim, payable to Noe Bazan & Joshua P. Davis, P.C., d/b/a Josh Davis Law Firm by **May 15, 2015**. If we have not received payment by that date this settlement demand is withdrawn and we will file suit.

If you have any comments or concerns, please do not hesitate to contact me at (713) 337-4100.

With best wishes,

/s/ J.P. Davis

Joshua P. Davis

JPD:kr
Enclosures

P. 1

* * * Communication Result Report (Apr. 16. 2015 11:38AM) * * *

1)

2)

Date/Time: Apr. 16. 2015 11:25AM

File No. Mode	Destination	Pg(s)	Result	Page Not Sent
2448 Memory TX	18442363646	P. 41	OK	

Reason for error

E. 1) Hang up or line fail	E. 2) Busy
E. 3) No answer	E. 4) No facsimile connection
E. 5) Exceeded max. E-mail size	E. 6) Destination does not support IP-Fax

j|d

LAW

713.337.4100 TELEPHONE	1010 LAWRENCE, FIFTH FLOOR HOUSTON, TEXAS 77002	713.337.4101 FACSIMILE
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FACSIMILE TRANSMITTAL SHEET

TO:	Ross Contreras State Farm, Lloyds	FAX NO.: (844) 236-3646
FROM:	Joshua P. Davis	PAGES (including cover sheet): 41
DATE:	April 16, 2015	
RE:	Our Client: Noe Bazan Claim No.: 53-5107-746 Policy No.: 83-BP-U578-6 Date of Loss: August 16, 2014	

COMMENTS:

Please see attached.

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Bazan Damage Model

Quality Loss Assessment Estimate	\$12,758.64
State Farm Deductible	\$2,612.00
State Farm Payment to Bazan	\$0.00
Total Policy Claims	\$10,146.64
18% Penalty	\$1,300.99
Mental Anguish	\$5,000.00
Attorney's Fees	\$7,039.05
Taxable Court Costs	\$1,150.00
Pre-Judgment Interest	\$1,966.32
Total:	\$26,603.01

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX. 78258
(210) 760-9621
cory.qualityloss@gmail.com

Client: Bazan, Noe
Property: 504 E. Biyaneta Ave.
Pharr, TX 78577

Operator Info:

Operator: EATON

Estimator: Garza, Cory
Company: Quality Loss Assessment, LLC
Business: 600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX 78217

Business: (210) 760-9621
E-mail: cory.qualityloss@gmail.com

Type of Estimate:

Date Entered: 9/23/2014 Date Assigned: 9/23/2014
Date Est. Completed: 9/23/2014 Date Job Completed:

Price List: TXMC7X1_JUL14
Labor Efficiency: Restoration/Service/Remodel
Estimate: NB-1001

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
 San Antonio, TX. 78258
 (210) 760-9621
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NB-1001**Main Level**

Master Bedroom		Height: 8'
432.00	SF Walls	182.00 SF Ceiling
614.00	SF Walls & Ceiling	182.00 SF Floor
20.22	SY Flooring	54.00 LF Floor Perimeter
54.00	LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
2. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
20. R&R Baseboard - 2 1/4"	13.00 LF	0.33	2.30	34.19
21. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
22. Paint baseboard - two coats	13.00 LF	0.00	1.24	16.12
26. Paint baseboard - one coat	41.00 LF	0.00	0.82	33.62
23. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
24. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
25. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
10. Seal the surface area w/latex based stain blocker - one coat	104.00 SF	0.00	0.56	58.24
15. Paint the walls - one coat	432.00 SF	0.00	0.60	259.20
17. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
18. Mask the floor per square foot - plastic and tape - 4 mil	182.00 SF	0.00	0.22	40.04
19. Mask and prep for paint - tape only (per LF)	108.00 LF	0.00	0.49	52.92
27. Haul debris - per pickup truck load - including dump fees	1.00 EA	128.44	0.00	128.44
28. General clean - up	1.00 HR	0.00	35.71	35.71

Totals: Master Bedroom 1,435.34

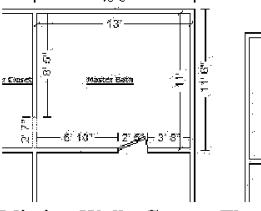
Quality Loss Assessment, LLC

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 (210) 760-9621
 cory.qualityloss@gmail.com

Master Closet		Height: 8'		
Missing Wall - Goes to Floor	2' 7" X 6' 8"	Opens into MASTER_BATH		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Content Manipulation charge - per hour	3.00 HR	0.00	35.54	106.62
30. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
48. Provide wardrobe box & tape - large size	4.00 EA	0.00	20.07	80.28
33. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
49. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
36. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
37. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
40. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
50. Texture drywall - heavy hand texture Monterey Style Texture	266.78 SF	0.00	0.72	192.08
38. Seal the walls and ceiling w/latex based stain blocker - one coat	266.78 SF	0.00	0.56	149.40
43. Paint the walls and ceiling - one coat	266.78 SF	0.00	0.60	160.07
44. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
45. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
46. Mask more than the walls per square foot - plastic and tape - 4 mil	266.78 SF	0.00	0.22	58.69
47. Mask and prep for paint - tape only (per LF)	57.42 LF	0.00	0.49	28.14
51. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Closet				1,134.89

Quality Loss Assessment, LLC

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		Master Bath		Height: 8'
		366.78 SF Walls	143.00 SF Ceiling	
		509.78 SF Walls & Ceiling	143.00 SF Floor	
		15.89 SY Flooring	45.42 LF Floor Perimeter	
		48.00 LF Cel. Perimeter		
Missing Wall - Goes to Floor	2' 7" X 6' 8"	Opens into MASTER_CLOSE		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
52. Content Manipulation charge - per hour	1.00 HR	0.00	35.54	35.54
53. Medium Box, Packing Paper & Tape	5.00 EA	0.00	3.04	15.20
54. R&R Baseboard - 2 1/4"	10.00 LF	0.33	2.30	26.30
55. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
56. Paint baseboard - two coats	10.00 LF	0.00	1.24	12.40
57. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
58. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
59. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
60. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
61. Seal the surface area w/latex based stain blocker - one coat	96.00 SF	0.00	0.56	53.76
62. Paint part of the walls - one coat	331.78 SF	0.00	0.60	199.07
63. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
64. Mask the floor per square foot - plastic and tape - 4 mil	143.00 SF	0.00	0.22	31.46
65. Mask and prep for paint - tape only (per LF)	93.42 LF	0.00	0.49	45.78
67. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bath				1,153.08

Tub				
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
118. Detach & Reset Bathtub faucet (no shower)	1.00 EA	0.00	0.00	68.26

NB-1001 9/30/2014 Page: 4

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
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CONTINUED - Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
112. R&R Wall veneer panels - cultured marble	30.00 SF	0.99	24.15	754.20
117. R&R 1/4" Cement board	30.00 SF	0.87	3.40	128.10
Totals: Tub				950.56

Shower

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
102. Detach & Reset Shower faucet	1.00 EA	0.00	0.00	68.26
103. Detach & Reset Shower door - corner unit - oversized	1.00 EA	0.00	0.00	146.57
104. R&R Wall veneer panels - cultured marble	72.00 SF	0.99	24.15	1,810.08
105. Shower pan	1.00 EA	0.00	167.76	167.76
106. R&R Shower Base (cultured marble)	1.00 EA	39.94	597.29	637.23
107. R&R Shower drain - for use with waterproof membrane	1.00 EA	11.98	200.95	212.93
108. R&R Wall - soap dish - cultured marble	1.00 EA	4.99	54.59	59.58
109. R&R 1/4" Cement board	72.00 SF	0.87	3.40	307.44
Totals: Shower				3,409.85

**Bedroom Closet****Height: 8'**

144.00 SF Walls
 158.00 SF Walls & Ceiling
 1.56 SY Flooring
 18.00 LF Ceil. Perimeter

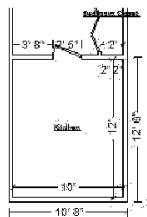
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
68. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
69. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40

Quality Loss Assessment, LLC

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cory.qualityloss@gmail.com

CONTINUED - Bedroom Closet

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
70. Provide wardrobe box & tape - large size	2.00 EA	0.00	20.07	40.14
72. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
73. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
74. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
75. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
84. R&R Baseboard - 2 1/4"	9.00 LF	0.33	2.30	23.67
85. Paint baseboard - two coats	9.00 LF	0.00	1.24	11.16
76. Texture drywall - heavy hand texture	158.00 SF	0.00	0.72	113.76
Monterey Style Texture				
77. Seal the walls and ceiling w/latex based stain blocker - one coat	158.00 SF	0.00	0.56	88.48
78. Paint the walls and ceiling - one coat	158.00 SF	0.00	0.60	94.80
79. Paint baseboard - one coat	9.00 LF	0.00	0.82	7.38
80. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
81. Mask more than the walls per square foot - plastic and tape - 4 mil	158.00 SF	0.00	0.22	34.76
82. Mask and prep for paint - tape only (per LF)	36.00 LF	0.00	0.49	17.64
83. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Bedroom Closet				828.42



Kitchen

Height: 8'

351.77 SF Walls 119.81 SF Ceiling

119.81 SF Floor

13.31 SY Flooring

43.97 LF Floor Perimeter

43.97 LF Ceiling Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
86. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08

Quality Loss Assessment, LLC

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 cory.qualityloss@gmail.com

CONTINUED - Kitchen

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
87. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
89. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
90. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
91. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
92. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
93. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
94. Texture drywall - heavy hand texture Monterey Style Texture	471.58 SF	0.00	0.72	339.54
95. Seal the walls and ceiling w/latex based stain blocker - one coat	471.58 SF	0.00	0.56	264.08
96. Paint the walls and ceiling - one coat	471.58 SF	0.00	0.60	282.95
97. Paint baseboard - one coat	43.97 LF	0.00	0.82	36.06
98. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
99. Mask more than the walls per square foot - plastic and tape - 4 mil	471.58 SF	0.00	0.22	103.75
100. Mask and prep for paint - tape only (per LF)	87.94 LF	0.00	0.49	43.09
101. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Kitchen				1,477.68
Total: Main Level				10,389.82
Line Item Totals: NB-1001				10,389.82

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX. 78258
(210) 760-9621
cory.qualityloss@gmail.com

Grand Total Areas:

1,836.55 SF Walls	585.21 SF Ceiling	2,421.76 SF Walls and Ceiling
585.21 SF Floor	65.02 SY Flooring	228.71 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	233.87 LF Ceil. Perimeter
585.21 Floor Area		650.51 Total Area
1,397.30 Exterior Wall Area		155.26 Exterior Perimeter of Walls
0.00 Surface Area		0.00 Number of Squares
0.00 Total Ridge Length		0.00 Total Hip Length
		0.00 Total Perimeter Length

Quality Loss Assessment, LLC

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Summary		
Line Item Total		10,389.82
Material Sales Tax	@ 8.250%	209.70
Cleaning Mtl Tax	@ 8.250%	7.31
Subtotal		10,606.83
Overhead	@ 10.0%	1,060.74
Profit	@ 10.0%	1,060.74
Cleaning Sales Tax	@ 8.250%	30.33
Replacement Cost Value		\$12,758.64
Net Claim		\$12,758.64

Garza, Cory

Jun. 17, 2015 4:37PM

No. 2793 P. 1

j | d

LAW

713.337.4100
TELEPHONE

1010 LAMAR, SUITE 200
HOUSTON, TEXAS 77002

713.337.4101
FACSIMILE

FACSIMILE TRANSMITTAL SHEET

TO: Rosa Contreras **FAX NO.:** (844) 236-3646
State Farm Lloyds

FROM: Joshua P. Davis **PAGES (including cover sheet):** 41

DATE: June 17, 2015

RE: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

COMMENTS:

Please see attached.

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Jun. 17, 2015 4:37PM

No. 2793 P. 2

j | d

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FACSIMILE

JOSH DAVIS
josh@thejdfirm.com
Board Certified in Personal Injury Trial Law
By the Texas Board of Legal Specialization

June 17, 2015

Via Facsimile (844) 236-3646

Rosa Contreras
State Farm Lloyds
PO Box 106169
Atlanta, GA 30348-6169

Re: Our Client: Noe Bazan
Claim No.: 53-510T-746
Policy No.: 83-BP-U578-6
Date of Loss: August 16, 2014

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1. Noe Bazan Damage Model; and,
2. Quality Loss Assessment Estimate.

State Farm's failure to abide by the terms of the referenced policy (the "Policy") led to a relatively small claim growing into a large claim—as happens when insurance companies refuse to insure a covered loss in Texas. As you know, the TEXAS INSURANCE CODE provides significant statutory penalties when an insurance company fails to pay a claim. The attached damage model highlights those penalties. Based on State Farm's failures—and my client's resulting damages that include attorneys' fees and expert fees—my client demands \$25,781.25 to resolve his claims. This figure accounts for my client's deductible of \$2,612.00. Because my client is alleging breach of contract, I am not withholding depreciation in the damage model. These claims—in which State Farm

Jun. 17, 2015 4:37PM

No. 2793 P. 3

JOSH DAVIS LAW FIRM

Rosa Contreras
June 17, 2015
Page 2

has violated the TEXAS INSURANCE CODE and the clear terms of the Policy—require full resolution.

State Farm essentially denied the claim, finding only \$2,669.84 worth of damage attributable to the accidental water discharge. This finding is shown to be completely inaccurate based on Quality Loss Assessment's inspection and the attached photographs. State Farm's adjustor failed to find any water related damage in Mr. Bazan's kitchen. Yet Quality Loss Assessment's estimate shows that there is \$1,477.68 worth of damage attributable to the covered loss.

Based on Quality Loss Assessment's estimate of \$12,758.64, State Farm has severely underestimated the damage to the property. State Farm fails to offer any evidence of its investigation that could attribute the properties damage to some non-covered loss event.

Based on State Farm's violations of the INSURANCE CODE thus far, along with a very credible estimate from Quality Loss Assessment, I fully expect a jury to pay fair value for this claim. My client was required to retain multiple experts and an attorney to fight for the policy proceeds State Farm is required to pay under the Policy. My client demands \$25,781.25 to resolve his claim, payable to Noe Bazan & Joshua P. Davis, P.C., d/b/a Josh Davis Law Firm by July 17, 2015. If we have not received payment by that date this settlement demand is withdrawn and we will file suit.

If you have any comments or concerns, please do not hesitate to contact me at (713) 337-4100.

With best wishes,

/s/ J.P. Davis

Joshua P. Davis

JPD:kr
Enclosures

Jun. 17, 2015 4:37PM

No. 2793 P. 4

Bazan Damage Model

Quality Loss Assessment Estimate	\$12,758.64
State Farm Deductible	\$2,612.00
State Farm Payment to Bazan	\$0.00
Total Policy Claims	\$10,146.64
18% Penalty	\$1,476.13
Mental Anguish	\$5,000.00
Attorney's Fees	\$7,109.11
Taxable Court Costs	\$1,150.00
Pre-Judgment Interest	\$899.38
Total:	\$25,781.25

Jun. 17, 2015 4:38PM

No. 2793 P. 5

Quality Loss Assessment, LLC

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San Antonio, TX. 78258
(210) 760-9621
cory.qualityloss@gmail.com

Client: Bazan, Noe
Property: 504 E. Biyaneta Ave.
Pharr, TX 78577

Operator Info:
Operator: EATON

Estimator: Garza, Cory
Company: Quality Loss Assessment, LLC
Business: 600 E. Sonterra Blvd. Ste. 1406
San Antonio, TX 78217

Business: (210) 760-9621
E-mail: cory.qualityloss@gmail.com

Type of Estimate:
Date Entered: 9/23/2014 Date Assigned: 9/23/2014
Date Est. Completed: 9/23/2014 Date Job Completed:

Price List: TXMC7X1_JUL14
Labor Efficiency: Restoration/Service/Remodel
Estimate: NB-1001

Jun. 17, 2015 4:38PM

No. 2793 P. 6

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
 San Antonio, TX. 78258
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NB-1001**Main Level**

		Master Bedroom		Height: 8'
		432.00 SF Walls	182.00 SF Ceiling	
		614.00 SF Walls & Ceiling	182.00 SF Floor	
		20.22 SY Flooring	54.00 LF Floor Perimeter	
		54.00 LF Cel. Perimeter		

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
2. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
20. R&R Baseboard - 2 1/4"	13.00 LF	0.33	2.30	34.19
21. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
22. Paint baseboard - two coats	13.00 LF	0.00	1.24	16.12
26. Paint baseboard - one coat	41.00 LF	0.00	0.82	33.62
23. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
24. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
25. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
10. Seal the surface area w/latex based stain blocker - one coat	104.00 SF	0.00	0.56	58.24
15. Paint the walls - one coat	432.00 SF	0.00	0.60	259.20
17. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
18. Mask the floor per square foot - plastic and tape - 4 mil	182.00 SF	0.00	0.22	40.04
19. Mask and prep for paint - tape only (per LF)	108.00 LF	0.00	0.49	52.92
27. Haul debris - per pickup truck load - including dump fees	1.00 EA	128.44	0.00	128.44
28. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bedroom				1,435.34

NB-1001

9/30/2014

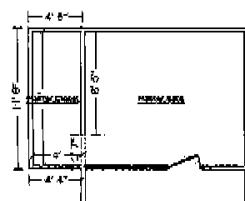
Page: 2

Jun. 17, 2015 4:38PM

No. 2793 P. 7

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
 San Antonio, TX. 78258
 (210) 760-9621
 cory.qualityloss@gmail.com

**Master Closet** **Height: 8'**

222.78 SF Walls	44.00 SF Ceiling
266.78 SF Walls & Ceiling	44.00 SF Floor
4.89 SY Flooring	27.42 LF Floor Perimeter
30.00 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	2' 7" X 6' 8"	Opens into MASTER_BATH		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Content Manipulation charge - per hour	3.00 HR	0.00	35.54	106.62
30. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
48. Provide wardrobe box & tape - large size	4.00 EA	0.00	20.07	80.28
33. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
49. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
36. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
37. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
40. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
50. Texture drywall - heavy hand texture Monterey Style Texture	266.78 SF	0.00	0.72	192.08
38. Seal the walls and ceiling w/latex based stain blocker - one coat	266.78 SF	0.00	0.56	149.40
43. Paint the walls and ceiling - one coat	266.78 SF	0.00	0.60	160.07
44. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
45. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
46. Mask more than the walls per square foot - plastic and tape - 4 mil	266.78 SF	0.00	0.22	58.69
47. Mask and prep for paint - tape only (per LF)	57.42 LF	0.00	0.49	28.14
51. General clean - up	1.00 HR	0.00	35.71	35.71

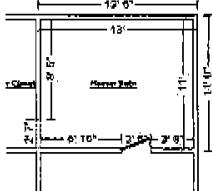
Totals: Master Closet 1,134.89

Jun. 17, 2015 4:38PM

No. 2793 P. 8

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		Master Bath		Height: 8'
		366.78 SF Walls	143.00 SF Ceiling	
Missing Wall - Goes to Floor		509.78 SF Walls & Ceiling	143.00 SF Floor	
		15.89 SY Flooring	45.42 LF Floor Perimeter	
		48.00 LF Ceil. Perimeter		
2' 7" X 6' 8"		Opens into MASTER_CLOSE		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
52. Content Manipulation charge - per hour	1.00 HR	0.00	35.54	35.54
53. Medium Box, Packing Paper & Tape	5.00 EA	0.00	3.04	15.20
54. R&R Baseboard - 2 1/4"	10.00 LF	0.33	2.30	26.30
55. R&R Casing - 2 1/4"	17.00 LF	0.41	1.86	38.59
56. Paint baseboard - two coats	10.00 LF	0.00	1.24	12.40
57. Paint baseboard - one coat	27.42 LF	0.00	0.82	22.48
58. Paint casing - two coats	17.00 LF	0.00	1.24	21.08
59. Drywall Repair - Minimum Charge - Labor and Material	1.00 EA	0.00	354.24	354.24
60. Texture - Labor Minimum	1.00 EA	0.00	224.63	224.63
Texture repair to affected wall caused by drywall replacement and removal of baseboard.				
61. Seal the surface area w/latex based stain blocker - one coat	96.00 SF	0.00	0.56	53.76
62. Paint part of the walls - one coat	331.78 SF	0.00	0.60	199.07
63. Paint door/window trim & jamb - 1 coat (per side)	2.00 EA	0.00	18.42	36.84
64. Mask the floor per square foot - plastic and tape - 4 mil	143.00 SF	0.00	0.22	31.46
65. Mask and prep for paint - tape only (per LF)	93.42 LF	0.00	0.49	45.78
67. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Master Bath				1,153.08

Tub				
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
118. Detach & Reset Bathtub faucet (no shower)	1.00 EA	0.00	0.00	68.26
NB-1001			9/30/2014	Page: 4

Jun. 17. 2015 4:38PM

No. 2793 P. 9

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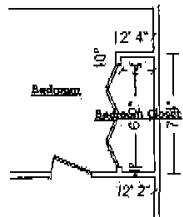
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CONTINUED - Tub

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
112. R&R Wall veneer panels - cultured marble	30.00 SF	0.99	24.15	754.20
117. R&R 1/4" Cement board	30.00 SF	0.87	3.40	128.10
Totals: Tub				950.56

Shower

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
102. Detach & Reset Shower faucet	1.00 EA	0.00	0.00	68.26
103. Detach & Reset Shower door - corner unit - oversized	1.00 EA	0.00	0.00	146.57
104. R&R Wall veneer panels - cultured marble	72.00 SF	0.99	24.15	1,810.08
105. Shower pan	1.00 EA	0.00	167.76	167.76
106. R&R Shower Base (cultured marble)	1.00 EA	39.94	597.29	637.23
107. R&R Shower drain - for use with waterproof membrane	1.00 EA	11.98	200.95	212.93
108. R&R Wall - soap dish - cultured marble	1.00 EA	4.99	54.59	59.58
109. R&R 1/4" Cement board	72.00 SF	0.87	3.40	307.44
Totals: Shower				3,409.85

**Bedroom Closet**

Height: 8'

144.00 SF Walls
 158.00 SF Walls & Ceiling
 1.56 SY Flooring
 18.00 LF Cell. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
68. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08
69. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40

NB-1001

9/30/2014

Page: 5

Jun. 17. 2015 4:39PM

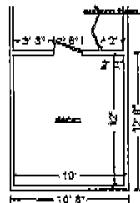
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CONTINUED - Bedroom Closet

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
70. Provide wardrobe box & tape - large size	2.00 EA	0.00	20.07	40.14
72. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
73. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
74. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
75. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
84. R&R Baseboard - 2 1/4"	9.00 LF	0.33	2.30	23.67
85. Paint baseboard - two coats	9.00 LF	0.00	1.24	11.16
76. Texture drywall - heavy hand texture Monterey Style Texture	158.00 SF	0.00	0.72	113.76
77. Seal the walls and ceiling w/latex based stain blocker - one coat	158.00 SF	0.00	0.56	88.48
78. Paint the walls and ceiling - one coat	158.00 SF	0.00	0.60	94.80
79. Paint baseboard - one coat	9.00 LF	0.00	0.82	7.38
80. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
81. Mask more than the walls per square foot - plastic and tape - 4 mil	158.00 SF	0.00	0.22	34.76
82. Mask and prep for paint - tape only (per LF)	36.00 LF	0.00	0.49	17.64
83. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Bedroom Closet				828.42

**Kitchen****Height: 8'**

351.77 SF Walls 119.81 SF Ceiling
 471.58 SF Walls & Ceiling 119.81 SF Floor
 13.31 SY Flooring 43.97 LF Floor Perimeter
 43.97 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
86. Content Manipulation charge - per hour	2.00 HR	0.00	35.54	71.08

NB-1001

9/30/2014

Page: 6

Jun. 17, 2015 4:39PM

No. 2793 P. 11

Quality Loss Assessment, LLC

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CONTINUED - Kitchen

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
87. Medium Box, Packing Paper & Tape	10.00 EA	0.00	3.04	30.40
89. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	0.00	0.00	11.58
90. Detach & Reset Light fixture	1.00 EA	0.00	0.00	41.98
91. R&R 5/8" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.77	67.20
92. R&R Blown-in insulation - 14" depth - R38	32.00 SF	0.86	1.28	68.48
93. R&R 1/2" drywall - hung, taped, ready for texture	32.00 SF	0.33	1.65	63.36
94. Texture drywall - heavy hand texture Monterey Style Texture	471.58 SF	0.00	0.72	339.54
95. Seal the walls and ceiling w/latex based stain blocker - one coat	471.58 SF	0.00	0.56	264.08
96. Paint the walls and ceiling - one coat	471.58 SF	0.00	0.60	282.95
97. Paint baseboard - one coat	43.97 LF	0.00	0.82	36.06
98. Paint door/window trim & jamb - 1 coat (per side)	1.00 EA	0.00	18.42	18.42
99. Mask more than the walls per square foot - plastic and tape - 4 mil	471.58 SF	0.00	0.22	103.75
100. Mask and prep for paint - tape only (per LF)	87.94 LF	0.00	0.49	43.09
101. General clean - up	1.00 HR	0.00	35.71	35.71
Totals: Kitchen				1,477.68
Total: Main Level				10,389.82
Line Item Totals: NB-1001				10,389.82

Jun. 17, 2015 4:39PM

No. 2793 P. 12

Quality Loss Assessment, LLC

600 E. Sonterra Blvd. Ste. 1406
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Grand Total Areas:

1,836.55 SF Walls	585.21 SF Ceiling	2,421.76 SF Walls and Ceiling
585.21 SF Floor	65.02 SY Flooring	228.71 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	233.87 LF Cel. Perimeter
585.21 Floor Area	650.51 Total Area	1,836.55 Interior Wall Area
1,397.30 Exterior Wall Area	155.26 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Jun. 17, 2015 4:39PM

No. 2793 P. 13

Quality Loss Assessment, LLC

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Summary

Line Item Total		10,389.82
Material Sales Tax	@ 8.250%	209.70
Cleaning Mtl Tax	@ 8.250%	7.31
Subtotal		10,606.83
Overhead	@ 10.0%	1,060.74
Profit	@ 10.0%	1,060.74
Cleaning Sales Tax	@ 8.250%	30.33
Replacement Cost Value		\$12,758.64
Net Claim		\$12,758.64

Garza, Cory